

First Horizon
4000 Horizon Way
Irving, Tx 75063

Mike&Tamie Richardson
746 Bailey Drive
Grants Pass, Ore 97527

February 21,2009

To whom it may concern;

This letter is in refference to our mortgage payment on account number 0052773397. Mike is a General Building Contractor by trade, and has been out of work since the first of September 2008. I work 32 hours a week at a orthodontic office that I've been at for 25yrs, but fall very short making enough to pay our bills. We have exhausted all the resources we have to make our payments at this time. We have the house on the market to sell as of October of 2008, in hope that we could sell before we got to the place of being unable to make the payment. Would it be possible to adjust the payment scedule to add 12 months to the end of the term of our loan in trade for the next 12 months due. Hopefully we will get a buyer or Mike will get work between now and then. We have no desire to default on our loan. We have spent 25 years working on keeping our credit at a respectful place, and are working daily to stay a float in this current economy crisis. Please consider our desire to work this out, and let us know, what we might due.

Thankyou,
Tamie Richardson
Tamie Richardson

EXHIBIT #4
 Case# 10-3073
 PA



Now is the Time
 to Work Together

888-995-HOPE

Homeowner's HOPE Hotline

HOPE NOW is an alliance between HUD approved counseling agents, mortgage companies, investors and other mortgage market participants that provides free foreclosure prevention assistance.

About HOPE NOW

HOPE Hotline

Events in your area

Homeowner Resources

Assistance Intake Form

It is very important that you provide accurate and complete information so your mortgage company can identify and assist you. Be sure to select your mortgage company so the information is routed appropriately. Your mortgage company may contact you directly (using the contact information you provided) and may request additional information.

If you have trouble completing the form or have questions, please call the Homeowner's HOPE™ Hotline at 888-995-HOPE (4673)™ to speak with a counselor. This is a free service and one we hope you will utilize in order to provide a more complete form. Please also remember, however, that you have many options available to you for potential assistance, including direct contact with your mortgage company via the web or phone.

* marked fields are mandatory

Borrower Information

Homeowner Name(s) * mike & tamie richardson

First Mortgage Company * First Horizon Home Loans Second Mortgage Company

First Mortgage Loan Number 0052773397 Second Mortgage Loan Number Bank Of Cascade 54,000

Contact Information

Contact Phone Number #1 * 541 441 2456 Contact Phone Number #2 541 441 2271

Phone Number Type Cell Phone Number Type Cell

Best Time to Call Evening Best Time to Call Afternoon

Email Address * tamiesr@gmail.com # of Persons in Household 2

Do you give permission for your mortgage company to contact you via email? ☒ Yes ☐ No

Property Information

☒ Same as Property Address

Property Address 746 Bailey Drive Mailing Address

City Grants Pass City

State Oregon State

Zip 97527 Zip

Reason For Hardship

Reason #1

Loss of Income

Reason #2 (If applicable)

Marital Difficulties

Reason #3 (If applicable)

Inability to sell property

Do you plan to keep your home?

Yes ☐ No ☐

Is this property your primary residence?

☒ Yes ☐ No

Have you received a foreclosure notice from an attorney?

Yes ☐ No ☐

Have you filed for bankruptcy?

Yes ☐ No ☐

Is the property listed for sale?

☒ Yes ☐ No

Counseling Agency

Are you currently or have you been working with a counselor?

Yes ☐ No ☐

Name of Counseling Agency (If applicable)

Number for Counseling Agency (If Known)

Financial Information

Income Information

Total Gross Monthly Income

2300.00 avg

Total Monthly Take Home (Net Income)

1700.

Expenses

Monthly Mortgage Payment (First Mortgage)

1888.54

Monthly Mortgage Payment (Second Mortgage)

300.00

Monthly Homeowner's Insurance Payment (If not included in your monthly mortgage payment)

953.20

Monthly Property Taxes (If not included in your monthly mortgage payment)

4331.57

Total Monthly Automobile Payment(s)

514.00

Total Minimum Monthly Credit Card Payment(s)

480.00

Total Monthly Child Support/Care Expenses

0

Total Monthly Medical Expenses

127.

Total Monthly Grocery Expenses

400.00

Total Monthly Utilities Expenses

310.00

Total Monthly Phone/Cable Expenses

253.00

Total Monthly Transportation Expenses

315.00

Total Monthly Insurance Payments

750.00

Other Expenses

140.00

Enter Security Code: * ecwls



Reload Image

Authorization

I Agree * ☒ (Type Last Name) * richardson

By checking this box and typing my last name, I certify that to the best of my knowledge the information I am submitting is

http://www.hopenow.com/application_form.php

3/10/2009

accurate. I understand that submitting this information does not represent a suspension or delay in any ongoing legal processes related to my mortgage. Further, this submission of information does not guarantee a loan modification or any other solution related to my mortgage.

Submit

Reset

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Mike A Richardson
Tamie S Richardson
746 Bailey Dr
Grants Pass, OR 97527-5302

First Horizon Account Number: 0052773397

Thank you for your recent inquiry regarding assistance, programs, or options available in an effort to reduce your monthly mortgage payment. A preliminary review of your loan history and financial information has been completed by a trained specialist and you appear to qualify for the refinance initiative. While your loan may not qualify at this time for a modification or payment assistance option, we would like you to know that as a result of the recently-announced Making Home Affordable program, low cost refinancing is an available option for you to consider.

To inquire about this low-cost refinance opportunity, please contact our customer sales center at 1-866-236-7331.

First Horizon

Tamie Richardson

4000 Horizon Way

746 Bailey Drive

Irving, Tx 75063

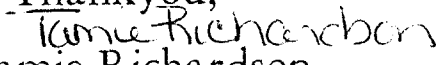
Grants Pass, Ore 97527

July 6, 2009

To whom it may concern;

This letter is in refference to our mortgage payment on account number 0052773397. Mike and I have divorced since the letter dated February 21, 2009. Even though in the divorce settlement I am to recieve \$1,000.00 a month spousel support, he has not been working and is now attending school. I have several times in the last several months made efforts to remedy my situation to prevent coming to the place of default on my mortgage. I now regret that I can not make my payment of 1888.54 for the month of July ,2009.

You have made it clear that I may not make a partial payment of \$1,000.00 as preiously requested. I have been expecting paper work for a new refianance program per phone call with Karen since May 19, 2009. Follow up calls May 29th, June 3rd, June 17 and July 1st have yet to produce those forms. Please let me know what options I have! I do not want to loose my home

Thankyou,

Tamie Richardson

☐ Check here if your address, phone numbers or Social Security number(s) are incorrect and complete the form on the reverse side.

☐ Check here and complete the form on the reverse side if you would like the automatic payment option.



97107-0000945-001-1-100-100-000-000

MIKE A RICHARDSON
 TAMIE S RICHARDSON
 746 BAILEY DR
 GRANTS PASS OR 97527-5302

MORTGAGE ACCOUNT STATEMENT

For mortgage account information: 1-800-364-7662
 Monday - Friday 7am - 7 pm CT

Pay online at: www.firsthorizon.com

Account Number: 0052773397
Home Phone: 541-476-9864
Work Phone: 541-441-2271

For additional financial services:

First Horizon
 1-800-615-0822
www.firsthorizon.com

Upon receipt of payment, your statement will be mailed.

ACCOUNT INFORMATION

Account Number 0052773397
 Current Statement Date 06/17/09
 Interest Rate for 7/01/09 6.12500%
 Current Principal Balance* \$370,000.00
 Interest Paid Year-to-Date \$9,442.70
 Taxes Paid Year-to-Date \$0.00

Property Address:
 746 BAILEY DRIVE
 GRANTS PASS OR 97527



PAYMENT SUMMARY

Principal & Interest \$1,888.54
 Total Amount Due \$1,888.54
 Payment Due Date 07/01/09

*This is your Principal Balance only, not the amount required to pay your account in full.

Note: Funds submitted through your online banking may be rejected if the funds being sent are not sufficient to pay the monthly payment, your loan is in a delinquent status, or you have filed a bankruptcy case that is still active, payments will automatically be returned to the remitter of the funds. You cannot make a principal only payment or more than one payment through online banking as the funds will not process as intended.

ACCOUNT ACTIVITY

Description	Due Date	Date Paid	Amount	Principal	Interest	Escrow	Fees	Other
Payment Applied	06/01/09	06/17	13.00	.00	.00	.00	13.00	.00
Payment Applied	06/01/09	06/17	1,982.97	.00	1,888.54	.00	94.43	.00

IT IS VERY IMPORTANT THAT YOU REPORT ANY POSTING ERRORS TO FIRST HORIZON CUSTOMER SERVICE WITHIN 30 DAYS OF THIS BILLING.

IMPORTANT MESSAGES

For Mortgage Account Information: Our customer relations team is available Monday - Friday, 7am - 7pm central time to answer questions you may have about your current mortgage account. You may call our toll free number 1-800-364-7662 or visit our secure website.

Thinking About Refinancing or Purchasing a New Home? In this changing economy, a home is still your greatest asset and we are here to help. If you are planning to purchase a new home or want to take advantage of low rates and refinance your existing mortgage, please visit www.firsthorizon.com or call us at 1-800-615-0822.

7/6/09
 Please see letter attached.
 TR
 Tamie Richardson

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none">■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.■ Print your name and address on the back so that we can return the card to you.■ Attach this card to the back of the mailpiece, or on the front if space permits.		<p>A. Signature <u>Lawrence Young</u> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) _____ C. Date of Delivery <u>12-5</u></p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>	
1. Article Addressed to: <u>First Horizon Home Loan</u> <u>4000 Horizon Way</u> <u>Irving TX 75063</u>		3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
2. Article Number (Transfer from service label) <u>7009 1410 0002 4075 1229</u>		4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	

PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1540

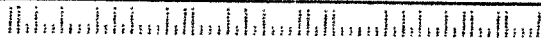
UNITED STATES POSTAL SERVICE



First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

Tamie Richardson
746 Bailey Dr.
Grants Pass, Or. 97527



www.nationalrepublicregistry.com

CERTIFICATION OF ELECTRONIC RECORDING

On this day, February 22, 2010, we, the undersigned witnesses, have inspected 17 page(s) of printed information submitted by Tamie-S: Richardson. The submitted information has been scanned and electronically recorded at the following location on the world-wide web:

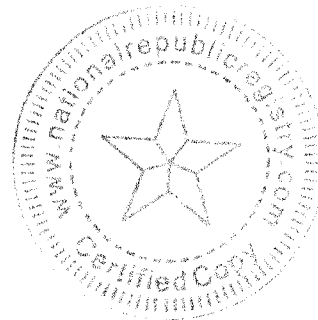
www.nationalrepublicregistry.com/public/OR.2010.02.22.000001.pdf

All contents of the electronically recorded document may be viewed at the public's discretion.

LS: [Signature]
First Witness

LS: [Signature]
Second Witness

LS: [Signature]
Third Witness



NATIONAL REPUBLIC REGISTRY

900 North Walnut Creek Dr. Suite 100 #283

Mansfield, TX 76063

1.866.455.7837

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

First Horizon Home Loan Corp.
4000 Horizon Way
Irving, Tx. 75063

2. Article Number

(Transfer from service label)

7009 2820 0004 0533 0269

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

COMPLETE THIS SECTION ON DELIVERY

A. Signature

A. Signature ☒ Agent☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

3-8-10

D. Is delivery address different from item 1? ☐ YesIf YES, enter delivery address below: ☐ No

3. Service Type

- ☐ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

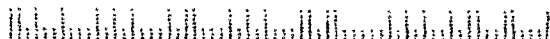
UNITED STATES POSTAL SERVICE



First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

- Sender: Please print your name, address, and ZIP+4 in this box •

Tamie Richardson
746 Bailey Drive
Grants Pass Or. 97527



Case No. 10-3073 PA

www.nationalrepublicregistry.com

CERTIFICATION OF ELECTRONIC RECORDING

On this day, March 08, 2010, we, the undersigned witnesses, have inspected 12 page(s) of printed information submitted by Tamie: Richardson. The submitted information has been scanned and electronically recorded at the following location on the world-wide web:

www.nationalrepublicregistry.com/public/OR.2010.03.08.000001.pdf

All contents of the electronically recorded document may be viewed at the public's discretion.

LS:

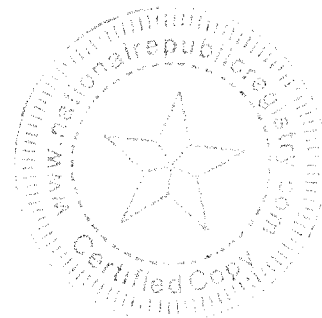
First Witness

LS:

Second Witness

LS:

Third Witness



NATIONAL REPUBLIC REGISTRY

900 North Walnut Creek Dr. Suite 100 #283

Mansfield, TX 76063

1.866.455.7837

When
mail this
Tamie

The property is located in _____ an unincorporated area
 _____X_____ the city of Grants Pass, Oregon.
 This is a bona fide gift and the Grantor(s) received nothing in return, R&T
 Gift: 11-911

Original Record: April 15, 2005 (Instrument #2005-008429)
Loan modification dated March 24, 2006 and recorded on March 29, 2006
as (Instrument #2006-006558)

APN: R343133

State of OREGON)
County of JOSEPHINE)

ATTACHMENT/EXHIBIT "A"

**Original Deed of Trust Record: April 15, 2005 as Instrument #2005-008429
Modified March 24, 2006 and recorded on March
29, 2006 as Instrument #2006-006558**

GRANTOR(S)/TRUSTOR(S): MICHAEL ALLEN RICHARDSON and TAMIE SUE RICHARDSON
Original Loan #0052773397 **APN:** R343133

1. **Effective immediately**, the undersigned Michael Allen Richardson and Tamie Sue Richardson forever removes/releases/discharges all: "Trustee(s), Successor Trustee(s), Substituted Trustee, Agent(s), Servicer(s), Assign(s), Transfer(s), known and unknown", including FIRST HORIZON HOME LOAN CORPORATION, 400 Horizon Way, Irving, TX 75063 and QUALITY LOAN SERVICE CORPORATION OF WASHINGTON, 2141 5th Avenue, San Diego, CA 92101; existing under the laws of OREGON; and, Thereby removing and terminating the same from any/all duties and forever barring/stopping the aforesaid from any further appointments or assignments originally granted or contained within the Deeds of Trusts concerned herein.
2. **Effective immediately**, the undersigned Michael Allen Richardson and Tamie Sue Richardson forever Revokes/Cancel/Voids/Rescinds any/all duties, appointments, or assignments originally granted by Revocation of Power of Attorney, Authority, or otherwise granted/granting, and/or signs/signatures, assigned/assigning to any party(ies) including the alleged lender and successors, known and unknown including but not limited to: FIRST HORIZON HOME LOAN CORPORATION, QUALITY LOAN SERVICE CORPORATION OF WASHINGTON addresses named above; Thereby removing and terminating the same from any/all duties and forever barring/stopping the aforesaid of any further appointments of any/all "TRUSTEE(S)", "SUCCESSOR TRUSTEE(S)", "SUBSTITUTES", or "BENEFICIARY(S)".

LET IT BE KNOWN

All above named "Trustee(s), Successor Trustee(s), Beneficiary(s)", or Assigns, Substitutes, known or unknown in clauses 1 and 2 above, are hereby directed to immediately **CEASE** and **DESIST** any further actions through said appointments/assignments granted in or from Instrument #2005-008429 dated April 15, 2005 or Instrument #2006-006558 dated March 29, 2006. **ANY** such continued or further action by ANY of the above names parties may result in legal actions against them.

Be it further known, GRANTOR(S)/TRUSTOR(S): MICHAEL ALLEN RICHARDSON and TAMIE SUE RICHARDSON do hereby QUITCLAIM all aforementioned duty(s) and benefit(s) of "Trustee" and "Beneficiary" regarding original Deed of Trust Instrument #2005-008429 and modification Deed of Trust Instrument #2006-006558, to: Richard Towne (Trustee) of the "746 BAILEY DRIVE TRUST, a PRIVATE CONTRACT TRUST". Dated: April 5, 2010



Michael Allen Richardson



Tamie Sue Richardson

Subscribed and sworn to (or affirmed) before me on this 5TH day of APRIL, 2010, by
Michael Allen Richardson and *Tamie Sue Richardson*, proved to me on the basis of satisfactory evidence to be
the person(s) who appeared before me.

Linda Wynne
Notary Public

(SEAL)

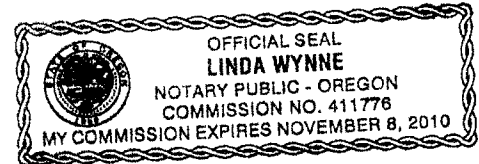


EXHIBIT #12
Case # 10-3073 PA

Plaintiffs Notice of Lis Pendens
Case 10-3073-CL

RECEIVED AUG 10 12:50 PM 2010

**RECORDING REQUESTED BY
AND WHEN RECORDED MAIL TO:**

Tamie Richardson
746 Bailey Drive
Grants Pass, OR 97527

Name: **TAMIE RICHARDSON**
Address: 746 Bailey Drive
City, State, Zip: Grants Pass, OR 97527
Daytime Phone: 541-441-2456
Representing Self, Without a Lawyer

IN THE UNITED STATES DISTRICT COURT
DISTRICT OF OREGON

TAMIE RICHARDSON
Plaintiff

CASE NO: 10-3073-CL

**NOTICE OF PENDENCY
OF ACTION
(LIS PENDENS)**

v

FIRST HORIZON HOME LOAN CORP
Defendant

(Hon Mark D Clarke)

Notice is hereby given that the above entitled action was filed in the above entitled court on August 9, 2010 by Plaintiff Tamie Richardson against Defendant First Horizon Home Loan Corporation. The action affects the right, title and interest to real property located at 746 Bailey Drive, County of Josephine, State of Oregon, (APN R343133) whose legal description is as follows:

"Parcel 1 of Partition Plat No. 2004-086, in Josephine County, Oregon"

The Deed of Trust was electronically recorded in Josephine County, State of Oregon on April 15, 2005 as Record 2005-008429.

Plaintiffs Notice of Lis Pendens
Case 10-3073-CL

Date: 8/9/10 Tamie Richardson
TAMIE RICHARDSON

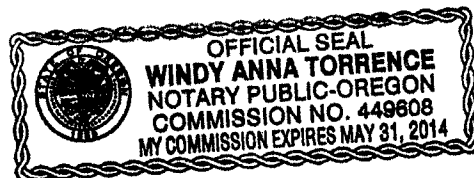
ACKNOWLEDGMENT

Subscribed and sworn to be before me this 9th day of August, 2010, a notary public, **TAMIE RICHARDSON**, known to be the person whose name is subscribed to this instrument, and acknowledge that they executed the same for the purposes contained therein.

In witness hereof, I hereunto set my hand and official seal.

W. Torrence
Notary Public

My Commission Expires: May 31, 2014



(10)

(1)

Recording requested by:

When recorded mail to:

MetLife Home Loans a division of MetLife Bank NA
4000 Horizon Way
Foreclosure Dept. #6205
Irving, TX 75063

Assigned

JOSEPHINE COUNTY OFFICIAL RECORDS
ART HARVEY, COUNTY CLERK

2009-020021

MTG-ATD

Cnt=1 Pgs=2 Stn=2 RHENKELS

12/28/2009 01:37 PM

\$10.00 \$11.00 \$15.00 \$4.00

Total: \$40.00



00242111200900200210020024

I, Art Harvey, County Clerk, certify that the within document
was received and duly recorded in the official records of
Josephine County.

*2009-020021 (TS)**40.-*

APN: R343133

Order No.: 4288204 *W*

SPACE ABOVE THIS LINE FOR RECORDER'S USE
TS No.: OR-09-320893-SH

Assignment of Deed of Trust

For value received, the undersigned corporation hereby grants, assigns, and transfers to

The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the
Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2006-AA3, by First
Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in
its capacity as agent for the Trustee under the Pooling and Servicing Agreement

All beneficial interest under that certain Deed of Trust dated 4/8/2005 executed by MIKE A
RICHARDSON & TAMIE S RICHARDSON, as Trustor(s) to TICOR TITLE INSURANCE COMPANY, as
Trustee and recorded as Instrument No. 2005-008429, on 4/15/2005, in Book xxx, Page xxx of Official
Records, in the office of the County Recorder of JOSEPHINE County, OR together with the Promissory
Note secured by said Deed of Trust and also all rights accrued or to accrue under said Deed of Trust.

(2)

TS# OR-09-320893-SH
Page 2

Dated: 10/16/2009 7:18 AM

FIRST HORIZON HOME LOANS, a division of FIRST
TENNESSEE BANK NATIONAL ASSOCIATION f/k/a
First Horizon Home Loan Corporation

By: 

Wanda Collier

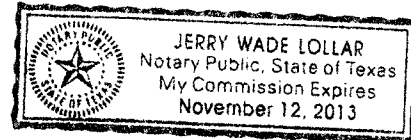
Assistant Vice President

State of TEXAS)
County of Dallas) ss

On 12-8-09 before me, Jerry W Lollar the
undersigned Notary Public, personally appeared: Wanda Collier personally known to me (or proved
to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within
instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and
that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s)
acted, executed the instrument

WITNESS my hand and official seal

Signature  (Seal)



State of Oregon)
County of Josephine)ss.

I, Art Harvey,
County Clerk and Recorder of Josephine County,
Oregon, do hereby certify that the foregoing has been
compared with the original thereof and that it is a cor-
rect copy therefrom and the whole thereof as the same
appears on file and of record in my office.

Witness my hand and seal this 4 day of Nov, 2010

Art Harvey, Clerk & Recorder
by [Signature]
Deputy

1486473 (786)
21
9

**RECORDING REQUESTED BY
FIRST AMERICAN TITLE INSURANCE COMPANY**

**Appointment of
Successor Trustee**

RE: Trust Deed From
**MIKE A RICHARDSON & TAMIE S
RICHARDSON**

Grantor

To

**FIRST AMERICAN TITLE INSURANCE
COMPANY**

Successor Trustee

After recording return to (Name, Address, Zip):
**Quality Loan Service Corp.
2141 5th Avenue
San Diego, CA 92101**

TS No: **OR-09-320893-SH**

4288204-DC

KNOW ALL BY THESE PRESENTS that **MIKE A RICHARDSON & TAMIE S RICHARDSON** is the grantor, **TICOR TITLE INSURANCE COMPANY** is the trustee, and **FIRST HORIZON HOME LOAN CORPORATION** is the beneficiary under that certain deed dated 4/8/2005, recorded 4/15/2005, in book No. xxx at page xxx, and/or as fee/file/instrument/microfilm/reception No. 2005-008429 and loan modification dated 3/24/2006 and recorded on 3/29/2006 as Instrument Number 2006-006558, in Book , Page of the records of **JOSEPHINE, OR**.

The undersigned, who is the present beneficiary under the trust deed, desires to appoint a new trustee in the place and stead of the original trustee named above.

NOW, THEREFORE, the undersigned hereby appoints **FIRST AMERICAN TITLE INSURANCE COMPANY** as successor trustee under the trust deed, to have all the power of the original trustee, effective immediately.

In construing this instrument, and whenever the context so requires, the singular includes the plural.

IN WITNESS WHEREOF, the undersigned beneficiary has executed this document. If the undersigned is a corporation, it has caused its name to be signed and its seal, if any, affixed by an officer or other person duly authorized to do so by order of its board of directors.

JOSEPHINE COUNTY OFFICIAL RECORDS
ART HARVEY, COUNTY CLERK **2009-017906**
MTG-AST
Cnt=1 Pgs=2 Stn=4 RECEIPTS 11/16/2009 03:57 PM
\$10.00 \$11.00 \$15.00 \$4.00 Total:\$40.00



00230623200900179060020028

I, Art Harvey, County Clerk, certify that the within document was received and duly recorded in the official records of Josephine County.

40.

2

Appointment of Successor Trustee- OR
TS # OR-09-320893-SH
Page 2

Dated: 10/16/2009

The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2006-AA3, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement

By:

Wanda Collier

Assistant Vice President

State of Texas

County of

Dallas

) ss.

On 11/5/09
appeared Wanda Collier

before me

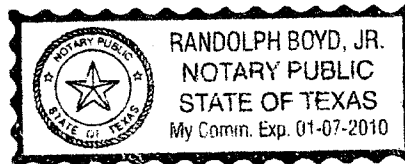
Notary Public, personally

Assistant Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

(Seal)

Signature



State of Oregon)
County of Josephine)ss.

I, Art Harvey,
County Clerk and Recorder of Josephine County,
Oregon, do hereby certify that the foregoing has been
compared with the original thereof and that it is a cor-
rect copy therefrom and the whole thereof as the same
appears on file and of record in my office.

Witness my hand and seal this 4 day of Nov, 20 10

Art Harvey, Clerk & Recorder
by [Signature]
Deputy